

United States Bankruptcy Court
Southern District of Georgia

17-50690

In re **Jamal McRae**
Shaketha McRae

Case No.
Chapter

Debtor(s)

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CHAPTER 13 PLAN AND MOTION

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$ 440.00 for the applicable commitment period of:

60 months: or
 a minimum of 36 months. § 1325(b)(4). (If applicable include the following): These plan payments change to \$ ____ in month ____.
2. From the payments so received, the Trustee shall make disbursements as follows:
 - (a) The Trustee percentage fee as set by the United States Trustee.
 - (b) Attorney fees allowed pursuant to § 507(a)(2) of \$ 3,800.00 to be paid in accordance with applicable General Orders of this Court.
 - (c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
 - (d) Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

<u>CREDITOR</u>	<u>MONTH OF FIRST TRUSTEE PAYMENT</u>	<u>INITIAL MONTHLY PAYMENT</u>
-NONE-		

IN THE ALTERNATIVE:

- Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

<u>CREDITOR</u>	<u>INITIAL MONTHLY PAYMENT</u>
-NONE-	

- (e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
DAVIDS AUTO	2010 Chevrolet Tahoe 200000 miles	\$13,000.00	5.00%	\$257.00
EASY TITLE PAWN	2001 Chevrolet Surban 200000 miles	\$1,500.00	5.00%	\$29.00
EASY TITLE PAWN	1998 Dodge Ram 200000 miles	\$1,400.00	5.00%	\$28.00

- (f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to §506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
FARMERS FURNITURE	furniture	\$300.00	5.00%	\$6.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

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CREDITOR
-NONE-ESTIMATED PREPETITION CLAIM(h) The following unsecured allowed claims are classified to be paid at 100% with interest at ____ %; without interest.CREDITOR
-NONE-

- (i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶2(f) or 6, will be paid a 0 % dividend or a prorata share of \$ 0.00, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: Direct to the Creditor; or To the Trustee

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
DAVIDS AUTO	\$50.00
EASY TITLE PAWN	\$10.00
EASY TITLE PAWN	\$10.00
FARMERS FURNITURE	\$5.00

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

<u>CREDITOR</u>	<u>ADDRESS</u>
CHILD SUPPORT ENFORCEMENT P.O. BOX 1130 215 B-ALBANY AVE Waycross GA 31502-0000	

Thersa Mack
934 MLK,JR Drive
Wadley GA 30477-0000

5. Pursuant to 11 U.S.C. §522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

<u>CREDITOR</u>	<u>PROPERTY</u>
FIRST FRANKLIN	hhg

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>
EASY TITLE PAWN	2001 Nissan Altima 200000 miles	\$1,000.00

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).

8. Other provisions:

- (1) Upon discharge of the Debtor(s), titles to all vehicles, free of creditors liens, shall be returned to the Debtor(s).
- (2) Upon discharge of the Debtor(s), all non-possessory non-purchase money interest(s) in household goods and furnishing, wearing apparel, appliances, and jewelry are avoided to the extent of the debtor's exemptions.
- (3) Upon discharge of the Debtor(s), all judicial lien(s) in all property of the Debtor(s), acquired both pre-filing and post-filing, are avoided to the extent allowed by law including but not limited to the creditors listed above to avoid liens. (which will make the claim unsecured for purposes of payment.)

(4) Debtor request that a payroll deduction should be sent to: employer (as listed in Schedule I).
(5) Attorney fees will be paid under the plan. Secured claims will be paid a rate of 5.00%, unless noted. 17-50690
(6) If applicable, the Debtor(s) hereby redeem any vehicle in his/her/their possession, but for which title is held by a lender under a title pawn contract. The Debtor(s) shall redeem any such vehicle by paying in full through this chapter 13 plan. Confirmation of the plan shall constitute an affirmative finding as to the following: (1) that the graces period redemption has not expired; (2) that the vehicle is property of the estate; and (3) that the post-confirmation payments described in paragraph 2(e) shall constitute appropriate "affirmative steps to redeem" and such vehicle.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supersede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date October 16, 2017

Signature /s/ Jamal McRae
Jamal McRae
Debtor

Date October 16, 2017

Signature /s/ Shaketha McRae
Shaketha McRae
Joint Debtor

Revised 10/2005